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**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**FORM 11-K**

(Mark One)

☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES  
EXCHANGE ACT OF 1934 for the fiscal year ended December 31, 2003

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES  
EXCHANGE ACT OF 1934 (NO FEE REQUIRED) for the transition period from \_\_\_\_\_  
to \_\_\_\_\_

**Commission file number:** 000-49952

- A. **Full title of the plan and the address of the plan, if different from that of the issuer named below:**

First Federal Bank Employees' Savings and Profit Sharing Plan

- B. **Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:**

Northeast Pennsylvania Financial Corp.  
12 E. Broad Street  
Hazleton, Pennsylvania 18201

PROCESSED  
JUN 29 2004  
THOMSON  
FINANCIAL

## REQUIRED INFORMATION

**Item 1-3.** First Federal Bank Employees' Savings and Profit Sharing Plan (the "Plan") is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA.

Plan financials will be filed by amendment.

### Exhibits

24 Accountant's Consent\*

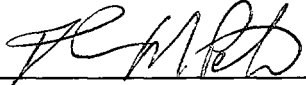
\* To be filed by amendment

## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: 6-24-04

### **First Federal Bank Employees' Savings and Profit Sharing Plan**

By:   
Thomas M. Petro  
President and Chief Executive Officer of  
First Federal Bank